

GOVERNMENT OF ANDHRA PRADESH

ABSTRACT

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) –
Kharif-2011 – Notification for Oil - palm Crop in certain Districts for
implementation of the Scheme - Orders – Issued.

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AGRICULTURE & CO-OPERATION (FP.II.1) DEPARTMENT

G.O.Rt.No. 912

Dated :03.08.2011.

Read :

1. From the Commissioner & Director of Agriculture, A.P., Hyderabad,
Letter No.Crop.Ins.(2) 242/2011, dated :11.07.2011.

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ORDER:

The following Notification shall be published in the A.P. State Gazette:

NOTIFICATION

The Government of Andhra Pradesh hereby notify the Oil - palm Crop in West Godavari and Khammam Districts for implementation of pilot Weather Based Crop Insurance Scheme (WBCIS) during Kharif 2011 in Andhra Pradesh. The main features / Operational Modalities of the scheme and Term Sheets vide Annexure I to IX in respect of Oil - palm crop are appended to this Order.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

V. NAGI REDDY
PRINCIPAL SECRETARY TO GOVERNMENT

To
The Commissioner of Printing & Stationery (Printing Wing),
Chanchalguda, Hyderabad, with a request to publish the Notification in
the A.P. Extraordinary Gazette and supply 10 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad.

Copy to the Deputy General Manager AIC of India Limited, Hyderabad.
Sf/Sc.

// FORWARDED BY ORDER //

SECTION OFFICER

Notification of Oil-palm Crop in West Godavari and Khammam Districts
under Pilot Weather Based Crop Insurance Scheme
during Kharif 2011 season.

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Rainfall, temperature, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India vide their letter **ref.no.13011/01/2008-credit II dated 10th March, 2011**, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during Kharif, 2011 season for **OILPALM** crop in **West Godavari** and **Khammam** districts. This is in addition to the **Groundnut** crop in Kurnool, Anantapur, Y S R Kadapa, Chittoor districts and **Cotton** crop in Adilabad, Warangal, Khammam, Guntur and **Red Chilly** crop in Warangal, Khammam, Guntur districts being notified by Govt. of Andhra Pradesh under WBCIS for the current season.

1. CROP NOTIFIED:

OILPALM which includes both irrigated and Un-irrigated in the districts of **West Godavari** and **Khammam** for the year 2011.

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (**RUAs**) in the respective districts notified along with a list of corresponding **APSDMS** (Andhra Pradesh State Disaster Mitigation Society) owned and operated Reference Weather Stations (**RWS**) and Back up Weather Stations (**BWS**) is annexed (Annexure – **III and IV**). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, **State Govt.** Mandal level Rain gauge Stations/**IMD** Weather Stations will be considered for weather data updation.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' weather data. To the extent feasible, such Reference Unit Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crop i.e., Oilpalm either Irrigated or Unirrigated in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.) for the Notified Crop in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crop in a Reference Unit Area.

5. PERILS COVERED:

Following are the weather perils, which are deemed to cause “Adverse Weather Incidence” affecting crop health, leading to crop loss and would be covered under the Scheme:

1. DEFICIENCY IN WATER VAPOUR PRESSURE
2. DEFICIT RAINFALL:
 - 2.a. RAINFALL VOLUME
 - 2.b. RAINFALL DISTRIBUTION (Consecutive Dry Days)
3. EXCESS RAINFALL (Multiple Events)

- 6. RISK PERIOD :** Risk period commences from 16th July, 2011 and the table containing the coverage periods at phases are given here:

Table-1: Coverage details:

S.No	Name of the cover	Phase	Period: From ---- to ----
1	Daily Water Vapour Pressure		1 st February,2012 to 31 st May, 2012
2	Deficit Rainfall - Rainfall Volume	Phase - 1	16 th July,2011 to 15 th August, 2011
		Phase - 2	16 th August,2011 to 15 th September,2011
		Phase - 3	16 th September,2011 to 15 th October,2011
	Deficit Rainfall - Rainfall Distribution		15 th July, 2011 to 30 th September, 2011
3	Excess Rainfall	Phase - 1	16 th July,2011 to 31 st July,2011
		Phase - 2	1 st August,2011 to 31 st August, 2011
		Phase - 3	1 st September, 2011 to 30 th September,2011

7. RISK ACCEPTANCE PERIOD:

From the date of notification till 31st August, 2011

- 8. SEASONALITY DISCIPLINE:** Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – On or before 31 st August, 2011	Submission of Proposals on or before 31 st August, 2011
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 30 th September, 2011	On or before 15 th September, 2011
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,		On or before 15 th September, 2011

9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).
- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Agriculture/Horticulture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of **5%** on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities (Guidelines) to the Financial Institutions are annexed here (Annexure – **IX**)

10. SUM INSURED (Stipulated):

Rs.50,000/- per hectare in respect of **West Godavari** and **Khammam** districts

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectre.

Non-Loanee Cultivators: The Cultivators shall declare the 'Area under cultivation' for Notified Crop in the Insurance Proposal Form. Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

A ready reckoner of premium sharing, subsidy portion and farmer's Contribution is presented in the table. The farmer's contribution is only **50%** of the total premium i.e.**4.95%**of Sum insured. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on **50:50** basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the premium in full including the subsidy component.

The premium (farmer's share) shall be remitted through Demand Draft favoring "AIC of India, A/c no.**008010200023922** payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING PER HECTARE						
Name of the Crop	S.I per Hectare Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from A.P State Govt. Rs./-	Subsidy from Central Govt. Rs./-
Oilpalm in West Godavaril & Khammam Districts	50,000	9.90%	4,950	2,475	1,237.50	1,237.50

TABLE SHOWING THE PREMIUM SHARING PER ACRE						
Name of the Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Farmer Contribution Rs./-	Subsidy from A.P State Govt. Rs./-	Subsidy from Central Govt. Rs./-
Oilpalm in West Godavaril & Khammam Districts	20,000	9.90%	1,980	990	495	495

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 17. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and is being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Oilpalm crop in different mandals of West Godavari and Khammam districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (Annexure **I & II**)

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used in case the weather data from the specified Reference Weather Station for the current season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

14. PAY-OUT DISBURSEMENT:

- (a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- (b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would automatically be computed by AIC on the basis of Actual Weather Data received and the Pay-out would automatically be credited to the Insured's Bank Account.

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Daily Water Vapour Pressure, Deficit Rainfall and Excess Rainfall wherever applicable. The relevant term sheets are annexed here with (Annexure **I & II**).

18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/personal statement/declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Enclosures:

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|------------------|-----------------------------------------------------------|
| 1. Annexure I | -- Mandal wise Term Sheets for West Godavari District |
| 2. Annexure II | -- Mandal wise Term Sheets for Khammam District |
| 3. Annexure III | -- List of RUA/RWS/BWS for West Godavari District |
| 4. Annexure IV | -- List of RUA/RWS/BWS for Khammam District |
| 5. Annexure V | -- WBCIS Proposal Form |
| 6. Annexure VI | -- WBCIS Declaration Form (Loanee) |
| 7. Annexure VII | -- WBCIS Declaration Form (Non-loanee) |
| 8. Annexure VIII | -- WBCIS Declaration Form (Insurance Intermediary) |
| 9. Annexure IX | -- WBCIS Guidelines for Bankers |
| 10. Annexure X | -- Proforma of List of Cultivators for Loanee Farmers |
| 11. Annexure XI | -- Proforma of List of Cultivators for Non-loanee Farmers |
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WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **BHIMADOLE**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150 mm		150 mm		150 mm	
	TRIGGER II (<)	75 mm		75 mm		75 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	46.67		45.00		45.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	20	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	Consecutive Two day's RF TRIGGER (>)	16-Jul-11 to 31-Jul-11		1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11	
	EXIT (mm)	100 mm		150 mm		70 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **BUTTAYAGUDEM**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

		PHASE - I			PHASE - II			PHASE - III		
		PERIOD	16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11		
2A.	RAINFALL VOLUME	TRIGGER I (<)	150	mm	150	mm	150	mm		
		TRIGGER II (<)	75	mm	75	mm	75	mm		
		EXIT	0		0		0			
		RATE I (Rs./ mm)	20.00		15.00		15.00			
		RATE II (Rs./ mm)	46.67		45.00		45.00			
		Max. Payout (Rs.)	5000		4500		4500			

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
TRIGGER DAYS (>=)	15	20	25
PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3	EXCESS RAINFALL (Multiple events)	PERIOD	16-Jul-11	to	31-Jul-11	1-Aug-11	to	31-Aug-11	1-Sep-11	to	30-Sep-11
		Consecutive Two day's RF TRIGGER (>)	100	mm		150	mm		60	mm	
		EXIT (mm)	160	mm		250	mm		120	mm	
		Payout (Rs. / mm)	50.00			40.00			66.67		
		Max. Payout	3000			4000			4000		

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **CHAGALLU**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150 mm		150 mm		150 mm	
	TRIGGER II (<)	75 mm		75 mm		75 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	46.67		45.00		45.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	20	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **CHINTALAPUDI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150 mm		150 mm		150 mm	
	TRIGGER II (<)	75 mm		75 mm		75 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	46.67		45.00		45.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	20	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	150 mm		150 mm		60 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		50.00	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **DWARAKATIRUMALA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150 mm		150 mm		150 mm	
	TRIGGER II (<)	75 mm		75 mm		75 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	46.67		45.00		45.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	18	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **DENDULURU**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%
TOTAL PAYOUT (Rs.)	12000				

2. DEFICIT RAINFALL

		PHASE - I			PHASE - II		PHASE - III				
2A.	RAINFALL VOLUME	PERIOD	16-Jul-11	to	15-Aug-11	16-Aug-11	to	15-Sep-11	16-Sep-11	to	15-Oct-11
		TRIGGER I (<)	150		mm	150		mm	150		mm
		TRIGGER II (<)	75		mm	75		mm	75		mm
		EXIT	0			0			0		
		RATE I (Rs./ mm)	20.00			15.00			15.00		
		RATE II (Rs./ mm)	46.67			45.00			45.00		
		Max. Payout (Rs.)	5000			4500			4500		
		TOTAL PAYOUT (Rs.)		14000							
2 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11		to	30-Sep-11					
		TRIGGER DAYS (>=)	20		25	30					
		PAYOUT (Rs.)	5000		8000	13000					
		TOTAL PAYOUT (Rs.)		13000							

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout

		PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	1-Aug-11	to 31-Aug-11	1-Sep-11	to 30-Sep-11
3 EXCESS RAINFALL (Multiple events)	PERIOD	100	mm	150	mm	60	mm
	Consecutive Two day's RF TRIGGER (>)	160	mm	250	mm	140	mm
	EXIT (mm)	50.00		40.00		50.00	
	Payout (Rs. / mm)	3000		4000		4000	
	Max. Payout						
	TOTAL PAYOUT (Rs.)	11000					
		TOTAL SUM INSURED (Rs.)	50000				
		PREMIUM (Rs.)	4950				
		PREMIUM %	9.90%				

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **DEVARAPALLI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150 mm		150 mm		150 mm	
	TRIGGER II (<)	75 mm		75 mm		75 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	46.67		45.00		45.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	18	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

State: **Andhra Pradesh** District: **West Godavari**

Annexure I. Contd....
Mandal: **GOPALAPURAM**

Crop: **Oilpalm** ence Weather Station: _____ Unit: **Hectare**

1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12	to	31-May-12		
	Payout% Of Max payout Under This Cover				
Daily Avg RH<	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PA 12000

2. DEFICIT RAINFALL

		PHASE - I		PHASE - II		PHASE - III	
2A. RAINFALL VOLUME	PERIOD	16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER	150	mm	150	mm	150	mm
	TRIGGER	75	mm	75	mm	75	mm
	EXIT	0		0		0	
	RATE I (R)	20.00		15.00		15.00	
	RATE II (R)	46.67		45.00		45.00	
		Max. Payo	5000	4500		4500	

TOTAL PA 14000

2 B. RAINFALL DISTRIBUTION (Consecutive Dry	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER	18	25	30
	PAYOUT (5000	8000	13000

TOTAL PA 13000

Note: Rainfall 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

		PHASE - I		PHASE - II		PHASE - III	
3. EXCESS RAINFALL (Multiple events)	PERIOD	16-Jul-11	to 31-Jul-11	1-Aug-11	to 31-Aug-11	1-Sep-11	to 30-Sep-11
	Consecutive Two day's RF						
	TRIGGER (mm)	100	mm	150	mm	70	mm
	EXIT (mm)	160	mm	250	mm	140	mm
	Payout (Rs)	50.00		40.00		57.14	
	Max. Payo	3000		4000		4000	

TOTAL PA 11000

TOTAL SU 50000

PREMIUM 4950

PREMIUM 9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: From 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **JANGAREDDIGUDEM**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150 mm		150 mm		150 mm	
	TRIGGER II (<)	75 mm		75 mm		75 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	46.67		45.00		45.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	18	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	150 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **JEELUGUMILI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150 mm		150 mm		150 mm	
	TRIGGER II (<)	75 mm		75 mm		75 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	46.67		45.00		45.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	15	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh** District: **West Godawari**

Mandal: **KAMAVARAPUKOTA**

Crop: **Oilpalm** ence Weather Station: _____ Unit: **Hectare**

1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12	to	31-May-12		
	Payout% Of Max payout Under This Cover				
Daily Avg RH<	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PA 12000

2. DEFICIT RAINFALL

		PHASE - I		PHASE - II		PHASE - III	
2A. RAINFALL VOLUME	PERIOD	16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER	150	mm	120	mm	120	mm
	TRIGGER	75	mm	60	mm	60	mm
	EXIT	0		0		0	
	RATE I (R)	20.00		20.00		20.00	
	RATE II (R)	46.67		55.00		55.00	
		Max. Payo	5000	4500		4500	
TOTAL PA		14000					

2 B. RAINFALL DISTRIBUTION (Consecutive Dry	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER	20	25	30
	PAYOUT (5000	8000	13000
TOTAL PA		13000		

Note: Rainfall 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3

PHASE - I				PHASE - II		PHASE - III				
EXCESS RAINFALL (Multiple events)	PERIOD	16-Jul-11	to	31-Jul-11	1-Aug-11	to	31-Aug-11	1-Sep-10	to	30-Sep-10
	Consecutive Two day's RF									
	TRIGGER (mm)	100	mm		150	mm		70	mm	
	EXIT (mm)	160	mm		250	mm		140	mm	
	Payout (R)	50.00			40.00			57.14		
	Max. Payout	3000			4000			4000		
TOTAL PA		11000								
TOTAL SU		50000								
PREMIUM		4950								
PREMIUM		9.90%								

Note: In a continuous spell of more than two days(with indexed RF over 100 mm) two consecutive days with highest rainfall would be considered. Next event would be considered only if there is a break (indexed RF less than trigger) .

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: From 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs. 2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **KOYYALAGUDEM**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150 mm		150 mm		150 mm	
	TRIGGER II (<)	75 mm		75 mm		75 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	46.67		45.00		45.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	20	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **LINGAPALEM**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	120 mm	120 mm				
	TRIGGER II (<)	75 mm	60 mm	60 mm			
	EXIT	0	0	0			
	RATE I (Rs./ mm)	20.00	15.00	15.00			
	RATE II (Rs./ mm)	46.67	60.00	60.00			
	Max. Payout (Rs.)	5000	4500	4500			

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	20	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11	1-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	150 mm	150 mm	80 mm			
	EXIT (mm)	160 mm	250 mm	140 mm			
	Payout (Rs. / mm)	50.00	40.00	66.67			
	Max. Payout	3000	4000	4000			

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **NALLAJERLA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	120 mm		120 mm			
	TRIGGER II (<)	60 mm		60 mm			
	EXIT	0		0			
	RATE I (Rs./ mm)	20.00		20.00			
	RATE II (Rs./ mm)	46.67		55.00			
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	20	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	150 mm		150 mm		80 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		66.67	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **NIDADAVOLE**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	150 mm	150 mm	150 mm			
	TRIGGER II (<)	75 mm	75 mm	75 mm			
	EXIT	0	0	0			
	RATE I (Rs./ mm)	20.00	15.00	15.00			
	RATE II (Rs./ mm)	46.67	45.00	45.00			
	Max. Payout (Rs.)	5000	4500	4500			

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	15	20
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11	1-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm			
	EXIT (mm)	160 mm	250 mm	140 mm			
	Payout (Rs. / mm)	50.00	40.00	57.14			
	Max. Payout	3000	4000	4000			

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **PEDAPADU**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	150 mm	150 mm	150 mm			
	TRIGGER II (<)	75 mm	75 mm	75 mm			
	EXIT	0	0	0			
	RATE I (Rs./ mm)	20.00	15.00	15.00			
	RATE II (Rs./ mm)	46.67	45.00	45.00			
	Max. Payout (Rs.)	5000	4500	4500			

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	18	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11	1-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm			
	EXIT (mm)	160 mm	250 mm	140 mm			
	Payout (Rs. / mm)	50.00	40.00	57.14			
	Max. Payout	3000	4000	4000			

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **PEDAVEGI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150	mm	120	mm	120	mm
	TRIGGER II (<)	75	mm	60	mm	60	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	46.67		60.00		60.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	25	30
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	70	mm
	EXIT (mm)	160	mm	250	mm	140	mm
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **T.NARASAPURAM**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	120 mm		120 mm			
	TRIGGER II (<)	60 mm		60 mm			
	EXIT	0		0			
	RATE I (Rs./ mm)	20.00		20.00			
	RATE II (Rs./ mm)	46.67		55.00			
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	20	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	150 mm		70 mm			
	EXIT (mm)	160 mm		140 mm			
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **TADEPALLIGUDEM**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150 mm		150 mm		150 mm	
	TRIGGER II (<)	75 mm		75 mm		75 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	46.67		45.00		45.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	15	20
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure I. Contd....

State: **Andhra Pradesh**

District: **West Godavari**

Mandal: **UNGUTURU**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	1-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	35.5	38.5	42.5	45	47
25	5%	6%	8%	10%	20%
40	0%	4%	6%	8%	15%
55	0%	0%	5%	6%	10%
70	0%	0%	0%	4%	5%
75	0%	0%	0%	0%	3%
80	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11			
	TRIGGER I (<)	150 mm		150 mm		150 mm	
	TRIGGER II (<)	75 mm		75 mm		75 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		20.00		20.00	
	RATE II (Rs./ mm)	46.67		40.00		40.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	15	20
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	1-Aug-11 to 31-Aug-11		1-Sep-11 to 30-Sep-11			
	Consecutive Two day's RF TRIGGER (>)	150 mm		150 mm		50 mm	
	EXIT (mm)	160 mm		250 mm		120 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **ASWARAOPETA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	250 mm	150 mm	150 mm			
	TRIGGER II (<)	125 mm	75 mm	70 mm			
	EXIT	0	0	0			
	RATE I (Rs./ mm)	15.00	20.00	20.00			
	RATE II (Rs./ mm)	25.00	40.00	41.43			
	Max. Payout (Rs.)	5000	4500	4500			

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	15	20 25
	PAYOUT (Rs.)	5000	8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	01-Aug-11 to 31-Aug-11	01-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	50 mm			
	EXIT (mm)	160 mm	250 mm	120 mm			
	Payout (Rs. / mm)	50.00	40.00	57.14			
	Max. Payout	3000	4000	4000			

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **BONAKAL**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	225 mm	150 mm	140 mm			
	TRIGGER II (<)	100 mm	75 mm	70 mm			
	EXIT	0	0	0			
	RATE I (Rs./ mm)	15.00	20.00	20.00			
	RATE II (Rs./ mm)	31.25	40.00	44.29			
	Max. Payout (Rs.)	5000	4500	4500			

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	20	25 30
	PAYOUT (Rs.)	5000	8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	01-Aug-11 to 31-Aug-11	01-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	50 mm			
	EXIT (mm)	150 mm	250 mm	140 mm			
	Payout (Rs. / mm)	60.00	40.00	44.44			
	Max. Payout	3000	4000	4000			

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **BURGAMPAD**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

		PHASE - I			PHASE - II			PHASE - III			
2A.	RAINFALL VOLUME	PERIOD	16-Jul-11	to	15-Aug-11	16-Aug-11	to	15-Sep-11	16-Sep-11	to	15-Oct-11
		TRIGGER I (<)	225		mm	150		mm	140		mm
		TRIGGER II (<)	100		mm	75		mm	70		mm
		EXIT	0						0		
		RATE I (Rs./ mm)	15.00			20.00			20.00		
		RATE II (Rs./ mm)	31.25			40.00			44.29		
		Max. Payout (Rs.)	5000			4500			4500		

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	25	30
	PAYOUT (Rs.)	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3	EXCESS RAINFALL (Multiple events)	PERIOD	16-Jul-11	to	31-Jul-11	01-Aug-11	to	31-Aug-11	01-Sep-11	to	30-Sep-11
		Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	80	mm			
		EXIT (mm)	175	mm	250	mm	140	mm			
		Payout (Rs. / mm)	40.00	40.00	66.67						
		Max. Payout	3000	4000	4000						

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **CHANDRUGONDA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12	to	31-May-12		
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER I (<)	225	mm	120	mm	120	mm
	TRIGGER II (<)	100	mm	60	mm	60	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	31.25		55.00		55.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
		20	30
	TRIGGER DAYS (>=)	25	30
	PAYOUT (Rs.)	5000	8000
			13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	70	mm
	EXIT (mm)	150	mm	250	mm	140	mm
	Payout (Rs. / mm)	60.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **CHINTAKANI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	225 mm	150 mm	140 mm			
	TRIGGER II (<)	100 mm	75 mm	70 mm			
	EXIT	0	0	0			
	RATE I (Rs./ mm)	15.00	20.00	20.00			
	RATE II (Rs./ mm)	31.25	40.00	44.29			
	Max. Payout (Rs.)	5000	4500	4500			

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11		
	TRIGGER DAYS (>=)	20	25	30
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	01-Aug-11 to 31-Aug-11	01-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	50 mm			
	EXIT (mm)	150 mm	250 mm	125 mm			
	Payout (Rs. / mm)	60.00	40.00	53.33			
	Max. Payout	3000	4000	4000			

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **DAMMAPETA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
		TRIGGER I (<)	250 mm	150 mm		150 mm	
		TRIGGER II (<)	125 mm	75 mm		75 mm	
		EXIT	0	0		0	
		RATE I (Rs./ mm)	15.00	20.00		20.00	
		RATE II (Rs./ mm)	25.00	40.00		40.00	
		Max. Payout (Rs.)	5000	4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER DAYS (>=)	20	25	30
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **ENKUR**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER I (<)	225	mm	150	mm	120	mm
	TRIGGER II (<)	100	mm	75	mm	60	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	31.25		40.00		55.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11		
		15-Jul-11	25	30
	TRIGGER DAYS (>=)	20		
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	70	mm
	EXIT (mm)	160	mm	250	mm	140	mm
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **JULURPAD**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
		TRIGGER I (<)	225 mm	150 mm		140 mm	
		TRIGGER II (<)	100 mm	75 mm		70 mm	
		EXIT	0	0		0	
		RATE I (Rs./ mm)	15.00	20.00		20.00	
		RATE II (Rs./ mm)	31.25	40.00		44.29	
		Max. Payout (Rs.)	5000	4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER DAYS (>=)	18	25	30
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		50 mm	
	EXIT (mm)	150 mm		250 mm		140 mm	
	Payout (Rs. / mm)	60.00		40.00		44.44	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **KALLUR**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER I (<)	225	mm	150	mm	140	mm
	TRIGGER II (<)	100	mm	75	mm	70	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	31.25		40.00		44.29	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER DAYS (>=)	17	25	30
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	60	mm
	EXIT (mm)	150	mm	250	mm	140	mm
	Payout (Rs. / mm)	60.00		40.00		50.00	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **KAMEPALLI**

Crop: **Oilpalm** Reference Weather Station: Unit: **Hectare**

1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%
TOTAL PAYOUT (Rs.)	12000				

2. DEFICIT RAINFALL

		PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
2A. RAINFALL VOLUME	PERIOD	275		150		140	
	TRIGGER I (<)	mm		mm		mm	
	TRIGGER II (<)	125		75		70	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	22.00		40.00		44.29	
		Max. Payout (Rs.)		4500		4500	
		TOTAL PAYOUT (Rs.)		14000			
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11		to 30-Sep-11			
	TRIGGER DAYS (>=)	20		25		30	
	PAYOUT (Rs.)	5000		8000		13000	
		TOTAL PAYOUT (Rs.)		13000			

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout

		PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
3 EXCESS RAINFALL (Multiple events)	PERIOD	100		150		50	
	Consecutive Two day's RF TRIGGER (>)	mm		mm		mm	
	EXIT (mm)	150		250		120	
	Payout (Rs. / mm)	60.00		40.00		57.14	
	Max. Payout	3000		4000		4000	
		TOTAL PAYOUT (Rs.)		11000			
		TOTAL SUM INSURED (Rs.)		50000			
		PREMIUM (Rs.)		4950			
		PREMIUM %		9.90%			

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **KHAMMAM_RURAL**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
		TRIGGER I (<)	225 mm	150 mm		140 mm	
		TRIGGER II (<)	100 mm	75 mm		65 mm	
		EXIT	0	0		0	
		RATE I (Rs./ mm)	15.00	20.00		20.00	
		RATE II (Rs./ mm)	31.25	40.00		46.15	
		Max. Payout (Rs.)	5000	4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER DAYS (>=)	20	25	30
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **KHAMMAM_URBAN**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11 to 15-Aug-11		16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11	
	TRIGGER I (<)	180 mm		140 mm		100 mm	
	TRIGGER II (<)	80 mm		70 mm		40 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	20.00		15.00		15.00	
	RATE II (Rs./ mm)	37.50		49.29		90.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11
	TRIGGER DAYS (>=)	20 25 30
	PAYOUT (Rs.)	5000 8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11 to 31-Jul-11		01-Aug-11 to 31-Aug-11		01-Sep-11 to 30-Sep-11	
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **KONIJERLA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	150 mm	130 mm				
	TRIGGER II (<)	75 mm	65 mm				
	EXIT	0	0				
	RATE I (Rs./ mm)	20.00	20.00				
	RATE II (Rs./ mm)	40.00	49.23				
	Max. Payout (Rs.)	4500	4500				

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	30	35
	PAYOUT (Rs.)	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	01-Aug-11 to 31-Aug-11	01-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	150 mm	70 mm				
	EXIT (mm)	250 mm	140 mm				
	Payout (Rs. / mm)	40.00	57.14				
	Max. Payout	4000	4000				

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **KOTHAGUDEM**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER I (<)	225	mm	150	mm	140	mm
	TRIGGER II (<)	100	mm	75	mm	70	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	31.25		40.00		44.29	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER DAYS (>=)	18	25	30
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	70	mm
	EXIT (mm)	150	mm	250	mm	140	mm
	Payout (Rs. / mm)	60.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **KUKUNUR**

Crop: **Oilpalm**

Reference Weather Station:

Unit: **Hectare**

1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%
TOTAL PAYOUT (Rs.)	12000				

2. DEFICIT RAINFALL

		PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
2A. RAINFALL VOLUME	PERIOD	250		150		140	
	TRIGGER I (<)	mm		mm		mm	
	TRIGGER II (<)	125		75		70	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	25.00		40.00		44.29	
		Max. Payout (Rs.)		4500		4500	
		5000		4500		4500	
		TOTAL PAYOUT (Rs.)		14000			
2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11		to 30-Sep-11			
	TRIGGER DAYS (>=)	20		30		35	
	PAYOUT (Rs.)	5000		8000		13000	
	TOTAL PAYOUT (Rs.)	13000					

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout

		PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
3 EXCESS RAINFALL (Multiple events)	PERIOD	100		150		80	
	Consecutive Two day's RF TRIGGER (>)	mm		mm		mm	
	EXIT (mm)	175		250		140	
	Payout (Rs. / mm)	40.00		40.00		66.67	
	Max. Payout	3000		4000		4000	
		TOTAL PAYOUT (Rs.)		11000			
		TOTAL SUM INSURED (Rs.)		50000			
		PREMIUM (Rs.)		4950			
		PREMIUM %		9.90%			

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **KUSUMANCHI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. **Deficiency in Water Vapour Pressure**

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. **DEFICIT RAINFALL**

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11 to 15-Aug-11		16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11	
	TRIGGER I (<)	225 mm		150 mm		140 mm	
	TRIGGER II (<)	100 mm		75 mm		70 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	31.25		40.00		44.29	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
		20	25 30
	TRIGGER DAYS (>=)		
	PAYOUT (Rs.)	5000	8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11 to 31-Jul-11		01-Aug-11 to 31-Aug-11		01-Sep-11 to 30-Sep-11	
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		50 mm	
	EXIT (mm)	160 mm		250 mm		120 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **MADHIRA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER I (<)	225	mm	150	mm	140	mm
	TRIGGER II (<)	100	mm	75	mm	70	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	31.25		40.00		44.29	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER DAYS (>=)	25	30	35
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	70	mm
	EXIT (mm)	150	mm	250	mm	140	mm
	Payout (Rs. / mm)	60.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **MUDIGONDA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11 to 15-Aug-11		16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11	
	TRIGGER I (<)	250 mm		150 mm		140 mm	
	TRIGGER II (<)	125 mm		75 mm		70 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	25.00		40.00		44.29	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
		20	25 30
	TRIGGER DAYS (>=)	20	25 30
	PAYOUT (Rs.)	5000	8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11 to 31-Jul-11		01-Aug-11 to 31-Aug-11		01-Sep-11 to 30-Sep-11	
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **MULAKALAPALLI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
		TRIGGER I (<)	300 mm	160 mm		160 mm	
		TRIGGER II (<)	150 mm	80 mm		80 mm	
		EXIT	0	0		0	
		RATE I (Rs./ mm)	12.00	20.00		20.00	
		RATE II (Rs./ mm)	21.33	36.25		36.25	
		Max. Payout (Rs.)	5000	4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER DAYS (>=)	15	20	25
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		50 mm	
	EXIT (mm)	175 mm		250 mm		120 mm	
	Payout (Rs. / mm)	40.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **NELAKONDAPALLI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12	to	31-May-12		
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER I (<)	225	mm	150	mm	140	mm
	TRIGGER II (<)	100	mm	75	mm	70	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	31.25		40.00		44.29	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
		20	25 30
	TRIGGER DAYS (>=)	20	25 30
	PAYOUT (Rs.)	5000	8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	60	mm
	EXIT (mm)	160	mm	250	mm	140	mm
	Payout (Rs. / mm)	50.00		40.00		50.00	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **PALWANCHA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. **Deficiency in Water Vapour Pressure**

PERIOD	01-Feb-12	to	31-May-12		
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. **DEFICIT RAINFALL**

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER I (<)	225	mm	150	mm	120	mm
	TRIGGER II (<)	100	mm	75	mm	60	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	31.25		40.00		55.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
		18	25 30
	TRIGGER DAYS (>=)		
	PAYOUT (Rs.)	5000	8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	80	mm
	EXIT (mm)	175	mm	250	mm	160	mm
	Payout (Rs. / mm)	40.00		40.00		50.00	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **PENUBALLI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	150 mm	140 mm				
	TRIGGER II (<)	75 mm	70 mm				
	EXIT	0	0				
	RATE I (Rs./ mm)	20.00	20.00				
	RATE II (Rs./ mm)	40.00	44.29				
	Max. Payout (Rs.)	4500	4500				

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	25	30
	PAYOUT (Rs.)	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	01-Aug-11 to 31-Aug-11	01-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	150 mm	140 mm				
	EXIT (mm)	250 mm	140 mm				
	Payout (Rs. / mm)	40.00	57.14				

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **SATHUPALLI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
2A. RAINFALL VOLUME	TRIGGER I (<)	225	mm	125	mm	125	mm
	TRIGGER II (<)	100	mm	75	mm	60	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	31.25		46.67		53.33	
	Max. Payout (Rs.)	5000		4500		4500	
TOTAL PAYOUT (Rs.)		14000					

2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER DAYS (>=)	25	30	35
	PAYOUT (Rs.)	5000	8000	13000
	TOTAL PAYOUT (Rs.)	13000		

Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout

	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
3 EXCESS RAINFALL (Multiple events)	Consecutive Two day's RF TRIGGER (>)	100	mm	175	mm	80	mm
	EXIT (mm)	170	mm	275	mm	150	mm
	Payout (Rs. / mm)	42.86		40.00		57.14	
	Max. Payout	3000		4000		4000	
	TOTAL PAYOUT (Rs.)	11000					

TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **TEKULAPALLI**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
		TRIGGER I (<)	225 mm	150 mm		140 mm	
		TRIGGER II (<)	100 mm	75 mm		70 mm	
		EXIT	0	0		0	
		RATE I (Rs./ mm)	15.00	20.00		20.00	
		RATE II (Rs./ mm)	31.25	40.00		44.29	
		Max. Payout (Rs.)	5000	4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD		15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)		20	30 35
	PAYOUT (Rs.)		5000	8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
		Consecutive Two day's RF TRIGGER (>)					
		100	mm	150	mm	70	mm
		EXIT (mm)	150 mm	250 mm		140 mm	
		Payout (Rs. / mm)	60.00	40.00		57.14	
		Max. Payout	3000	4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **TALLADA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	250 mm	150 mm	140 mm			
	TRIGGER II (<)	125 mm	75 mm	70 mm			
	EXIT	0	0	0			
	RATE I (Rs./ mm)	15.00	20.00	20.00			
	RATE II (Rs./ mm)	25.00	40.00	44.29			
	Max. Payout (Rs.)	5000	4500	4500			

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	15	20 25
	PAYOUT (Rs.)	5000	8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	01-Aug-11 to 31-Aug-11	01-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm			
	EXIT (mm)	150 mm	250 mm	140 mm			
	Payout (Rs. / mm)	60.00	40.00	57.14			
	Max. Payout	3000	4000	4000			

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **TIRUMALAYAPALEM**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11 to 15-Aug-11		16-Aug-11 to 15-Sep-11		16-Sep-11 to 15-Oct-11	
	TRIGGER I (<)	225 mm		150 mm		140 mm	
	TRIGGER II (<)	100 mm		75 mm		70 mm	
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	31.25		40.00		44.29	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
		20	25
	TRIGGER DAYS (>=)	20	25
	PAYOUT (Rs.)	5000	8000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11 to 31-Jul-11		01-Aug-11 to 31-Aug-11		01-Sep-11 to 30-Sep-11	
	Consecutive Two day's RF TRIGGER (>)	100 mm		150 mm		70 mm	
	EXIT (mm)	160 mm		250 mm		140 mm	
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **VELAIRPAD**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER I (<)	175	mm	125	mm	120	mm
	TRIGGER II (<)	100	mm	60	mm	60	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	38.75		53.33		55.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11		
	TRIGGER DAYS (>=)	25	30	35
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	70	mm
	EXIT (mm)	150	mm	250	mm	140	mm
	Payout (Rs. / mm)	60.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **VEMSOOR**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	225 mm	150 mm	140 mm			
	TRIGGER II (<)	100 mm	75 mm	70 mm			
	EXIT	0	0	0			
	RATE I (Rs./ mm)	15.00	20.00	20.00			
	RATE II (Rs./ mm)	31.25	40.00	44.29			
	Max. Payout (Rs.)	5000	4500	4500			

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	25	30 35
	PAYOUT (Rs.)	5000	8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	01-Aug-11 to 31-Aug-11	01-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	70 mm			
	EXIT (mm)	150 mm	250 mm	140 mm			
	Payout (Rs. / mm)	60.00	40.00	57.14			
	Max. Payout	3000	4000	4000			

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **WYRA**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 15-Aug-11	16-Aug-11	to 15-Sep-11	16-Sep-11	to 15-Oct-11
	TRIGGER I (<)	275	mm	150	mm	120	mm
	TRIGGER II (<)	125	mm	75	mm	60	mm
	EXIT	0		0		0	
	RATE I (Rs./ mm)	15.00		20.00		20.00	
	RATE II (Rs./ mm)	22.00		40.00		55.00	
	Max. Payout (Rs.)	5000		4500		4500	

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11	to	30-Sep-11
	TRIGGER DAYS (>=)	17	25	30
	PAYOUT (Rs.)	5000	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
		16-Jul-11	to 31-Jul-11	01-Aug-11	to 31-Aug-11	01-Sep-11	to 30-Sep-11
	Consecutive Two day's RF TRIGGER (>)	100	mm	150	mm	70	mm
	EXIT (mm)	160	mm	250	mm	140	mm
	Payout (Rs. / mm)	50.00		40.00		57.14	
	Max. Payout	3000		4000		4000	

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **YELLANDHU**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	Payout% Of Max payout Under This Cover				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	225 mm	150 mm	140 mm			
	TRIGGER II (<)	100 mm	75 mm	70 mm			
	EXIT	0	0	0			
	RATE I (Rs./ mm)	15.00	20.00	20.00			
	RATE II (Rs./ mm)	31.25	40.00	44.29			
	Max. Payout (Rs.)	5000	4500	4500			

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	15	20 25
	PAYOUT (Rs.)	5000	8000 13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	01-Aug-11 to 31-Aug-11	01-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	100 mm	150 mm	80 mm			
	EXIT (mm)	160 mm	250 mm	140 mm			
	Payout (Rs. / mm)	50.00	40.00	66.67			
	Max. Payout	3000	4000	4000			

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

2,500 shall not be paid.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2011)

TERM SHEET

Annexure II. Contd....

State: **Andhra Pradesh**

District: **Khammam**

Mandal: **YERRUPALEM**

Crop: Oilpalm	Reference Weather Station:	Unit: Hectare
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1. Deficiency in Water Vapour Pressure

PERIOD	01-Feb-12 to 31-May-12				
	<i>Payout% Of Max payout Under This Cover</i>				
Daily Avg RH< /Daily Max Temp>	39.5	43.5	45.5	46.5	47
20	5%	6%	8%	10%	20%
30	0%	4%	6%	8%	15%
40	0%	0%	5%	6%	10%
50	0%	0%	0%	4%	5%
60	0%	0%	0%	0%	3%
70	0%	0%	0%	0%	0%

TOTAL PAYOUT (Rs.)	12000
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2. DEFICIT RAINFALL

2A. RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 15-Aug-11	16-Aug-11 to 15-Sep-11	16-Sep-11 to 15-Oct-11				
	TRIGGER I (<)	150 mm	120 mm				
	TRIGGER II (<)	75 mm	60 mm				
	EXIT	0	0				
	RATE I (Rs./ mm)	20.00	20.00				
	RATE II (Rs./ mm)	40.00	55.00				
	Max. Payout (Rs.)	4500	4500				

TOTAL PAYOUT (Rs.)	14000
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2 B. RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	15-Jul-11 to 30-Sep-11	
	TRIGGER DAYS (>=)	30	35
	PAYOUT (Rs.)	8000	13000

TOTAL PAYOUT (Rs.)	13000
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Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day and multiple events shall be considered for the final payout.

3 EXCESS RAINFALL (Multiple events)	PERIOD	PHASE - I		PHASE - II		PHASE - III	
	16-Jul-11 to 31-Jul-11	01-Aug-11 to 31-Aug-11	01-Sep-11 to 30-Sep-11				
	Consecutive Two day's RF TRIGGER (>)	150 mm	70 mm				
	EXIT (mm)	250 mm	140 mm				
	Payout (Rs. / mm)	40.00	57.14				

TOTAL PAYOUT (Rs.)	11000
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TOTAL SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	4950
PREMIUM %	9.90%

Note: Franchise of 5.00% of the sum insured shall be applicable, i.e., total claims of less than Rs.

Note: In a continuous spell of more than two days (with indexed RF over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

2,500 shall not be paid.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure III

Pilot WBCIS for **Oilpalm** Crop in **Khammam Dist.** Dist. Kharif, 2011

List of **RUA - RWS - BWS**

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Bhimadolu	Bhimadolu	Denduluru
2	Buttaigudem	Buttaigudem	Jeelugumilli
3	Chagallu	Chagallu	Nidadavolu
4	Chintalapudi	Chintalapudi	T.Narasapuram
5	D.Tirumala	D.Tirumala	Bhimadolu
6	Denduluru	Denduluru	Pedavegi
7	Devarapalli	Devarapalli	Nallagerla
8	Gopalapuram	Gopalapuram	Devarapalli
9	Jangareddigudem	Jangareddigudem	Koyyalagudem
10	Jeelugumilli	Jeelugumilli	Jangareddigudem
11	Kamavarapukota	Kamavarapukota	T.Narasapuram
12	Koyyalagudem	Koyyalagudem	Gopalapuram
13	Linigapalem	Linigapalem	Chintalapudi
14	Nallagerla	Nallagerla	D.Tirumala
15	Nidadavolu	Nidadavolu	Tadepalligudem
16	Pedapadu	Pedapadu	Pedavegi
17	Pedavegi	Pedavegi	Linigapalem
18	T.Narasapuram	T.Narasapuram	Jangareddigudem
19	Tadepalligudem	Tadepalligudem	Unguturu
20	Unguturu	Unguturu	Nallagerla

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., R.O, HYDERABAD

Annexure IV

Pilot WBCIS for **Oilpalm** Crop in **Khammam Dist.** Dist. Kharif, 2011

List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Aswaraopet	Aswaraopet	Valairpad
2	Bonakal	Bonakal	Chinthakani
3	Burgampad	Burgampad	Kukkunuru
4	Chandrugonda	Chandrugonda	Mulkalapalli
5	Chinthakani	Chinthakani	Mudigonda
6	Dammamet	Dammamet	Mulkalapalli
7	Enkoor	Enkoor	Julurpad
8	Julurpad	Julurpad	Chandrugonda
9	Kalluru	Kalluru	Thallada
10	Kamepally	Kamepally	Khammam (U)
11	Khammam (R)	Khammam (R)	Kusumanchi
12	Khammam (U)	Khammam (U)	Khammam (R)
13	Konijerla	Konijerla	Khammam (U)
14	Kothagudem	Kothagudem	Tekulapalli
15	Kukkunuru	Kukkunuru	Dammamet
16	Kusumanchi	Kusumanchi	Nelakondapalli
17	Madhira	Madhira	Bonakal
18	Mudigonda	Mudigonda	Kusumanchi
19	Mulkalapalli	Mulkalapalli	Palvancha
20	Nelakondapalli	Nelakondapalli	Mudigonda
21	Palvancha	Palvancha	Burgampad
22	Penuballi	Penuballi	Sathupalli
23	Sathupalli	Sathupalli	Dammamet
24	Tekulapalli	Tekulapalli	Julurpad
25	Thallada	Thallada	Enkoor
26	Thirumalayapalem	Thirumalayapalem	Kusumanchi
27	Valairpad	Valairpad	Kukkunuru
28	Vemsoor	Vemsoor	Sathupalli
29	Wyra	Wyra	Bonakal
30	Yellandu	Yellandu	Tekulapalli
31	Yerrupalem	Yerrupalem	Madhira

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13thFloor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

WEATHER BASED CROP INSURANCE SCHEME
(‘Micro Insurance Product’)
Insurance Proposal Form

Annexure V

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :		Name of Father/Husband :	
Address for Communication, with contact Phone No.		Bank Name : Account No. :	
Bank Branch & Address			

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agri. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date: Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Farmer’s Share) (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13thFloor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

Annexure V Contd.....

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM:

TO:

Annexure VI

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the ‘Schedule’ below are included, and
 - ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank’s

Authorized Signatory :

Designation :

Signature and Seal
Of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: _____ NODAL BANK CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured per Hectare for Notified Crop: _____ Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The Bank branches/PACSS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)

FORM: WBCIS-NLC-3
Declaration Form (NON-LOANEE)
Annexure VII

FROM:TO:

(Address of Nodal Bank with Contact Number)

(Address of Agriculture Insurance Company of India Limited (AIC))

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals for the Season within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that

i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and

ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at this day of

Name of the Nodal Bank’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: Season: Year: Crop:

District: Reference Unit Area: R W Station:

(as per Notification)(as per Notification)

Sum Insured for insured Crop per Hectare: Applicable Net Premium Rate:

(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: DD / Cheque Date: DD / Cheque Amount:

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form
(Non Loanee)**

Annexure VII. Contd....

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
9. **Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANEE) - Insurance Intermediary
Annexure VIII

FROM:

TO:

(Address of Insurance Intermediary with
Contact Number)

Agriculture Insurance Company of India
Limited (AIC), 8th Floor, United India Towers,
Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the Weather Based Crop Insurance Scheme (WBCIS), we hereby consolidate the aggregate Sum Insured with respect to the Non Loanee Cultivators who submitted the Insurance Proposals **for the Season** _____ within the cut-off date, as per the schedule given below and details given in annexed Listing Sheet:
2. It is certified on behalf of this insurance intermediary, that
- i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under WBCIS are included in this Declaration, and

ii) All guidelines with regard to coverage under WBCIS issued by Agriculture Insurance Company of India Ltd.(AIC) and SLCCCI notification which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Insurance Intermediary’s
Authorized Signatory :
Designation :

Signature and Seal
of Authorised Official
of the Insurance Intermediary

SCHEDULE

Declaration No. allotted by Insurance Intermediary (II): _____ II’s CODE : _____

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare : _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
TOTAL						

DD / Cheque No: _____ DD/ Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO. _____ DATE RECEIVED _____

- NOTE: 1) All code boxes shall be filled up by AIC;
2) Consolidated Declaration is accompanied by the individual proposals;
3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
 3. All code particulars (boxes) shall be filled up by AIC.
 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within **72 hours** from the receipt of the Insurance Proposals under WBCIS.
 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.
- 9. Specific guidelines for filling in the Schedule :**
- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under WBCIS must be declared separately for “Small/Marginal Cultivators” and “Other Cultivators”. The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined ‘Sum Insured per hectare’ applicable for the crop, as per the Guidelines of the Scheme.
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).



Agriculture Insurance Company of India Limited

Regional office, 8th Floor, United India Towers, Basheerbagh, Hyderabad – 500 029

Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Kharif, 2011 - Red Chilly

1. Weather Based Crop Insurance Scheme is being implemented for **Oilpalm** plantations in **West Godavari**, and **Khammam** districts during the year 2011. The operational modalities, mode of coverage and reporting by the banks differ from that of NAIS. However this scheme will be in operation exclusively for Oilpalm plantations in the above two districts and for the remaining crops, the coverage is available under NAIS as in the previous crop season.
2. The Loanee farmers in respect of Oilpalm crop would be covered under the Pilot WBCIS on Compulsory basis which is mandatory as per the guidelines of Govt. of India whereas it is voluntary for Non-loanee farmers.
3. Non-loanee farmers interested in the pilot WBCIS for Oilpalm crop in the above mentioned districts can insure their crop through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
4. The sum insured is pre-defined & fixed per hectare/acre. **In the declaration, the extent of area to be reported shall have to be in hectares only.**
5. **The criteria for covering Loanee Farmers:**
 - a) All those farmers eligible for availing loans for Kharif season i.e., up to 31st August, 2011 and who have loan sanction on the basis of farmer's loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. Besides this category, the farmers who obtain sanctions/disbursements afresh prior to the stipulated date can also be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan as per the scheme provisions. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
 - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., (Rs. 20000/- per acre) **Rs.50,000/- per Hectare** in respect of **West Godavari** and **Khammam districts**. The area under cultivation for Oilpalm crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per hectare will be the **Actual Sum Insured** to be treated for payment of premium.

Illustration:

For ready reference, an illustration is given hereunder to work out the Sum Insured and **Calculate the Premium** since the procedure of coverage in respect of Loanee farmers is different from that of NAIS.

Example:

If a farmer owns and cultivates **1hec** (2.5acres) **Oilpalm** Crop in **West Godavari** or **Khammam district**, the coverage shall be based on the sanction of Crop production loan.

1hec* Rs.50,000 (predefined sum insured) = **Rs.50,000.00**

Premium Rate: **4.95%**

So Premium to be remitted=50,000 *4.95%= **Rs.2,475/-**

Premium to remitted per acre= **Rs.990/-**

❖ Same procedure can be followed in case of both categories of S/M and Other farmers as the subsidy for which they are entitled is uniform under WBCIS.

- c) Declarations have to be submitted Mandal wise (Reference unit area wise) for Oilpalm crop under WBCIS and for remaining crops (other than those being notified under WBCIS), coverage is available under NAIS and declarations have to be submitted by the banks as in previous seasons.
6. In case of Non-loanee farmers, the farmers shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared area multiplied by sum insured per hectare.
7. Copies of the 'Proposal Form', 'Loanee Declaration Format', 'Non-loanee Declaration Format' and 'Non-loanee Declaration Format for Insurance Intermediary' are appended in this notification. The List of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of net premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case any clarification is required.
8. Branches have to report to Nodal point and Nodal banks have to submit the consolidated Mandal wise declarations along with the premium DD to AIC by **30th of September, 2011**. DD has to be drawn in favor of "**AIC of India**" payable at Hyderabad vide A/c no **008010200023922**.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF, 2011 FOR REDCHILLY CROP - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure X

Crop:			Name of the Bank & Branch:					LOANEE FARMERS			
S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Farmer's Share Rs./-	Farmer's Bank Account Details	
										Farmer's Bank Account No.	Bank & Branch Address
1											
2											
3											
4											
5											
6											
7											
8											

Authorised Signatory:

Place:

Date:

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WBCIS KHARIF, 2011 FOR RED CHILLY CROP - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure XI

Crop:			Name of the Bank & Branch:					NON LOANEE FARMERS			
S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Farmer's Share Rs./-	Farmer's Bank Account Details	
										Farmer's Bank Account No.	Bank & Branch Address
1											
2											
3											
4											
5											
6											
7											
8											

Authorised Signatory:

Place:

Date:

**V. NAGI REDDY
PRINCIPAL SECRETARY TO GOVERNMENT**